

ऋणकर्ता को मंजूरी पत्र

संदर्भ - Retail-00002460142-LMS

स्थान - RATH  
दिनांक- 06-03-2024

प्रति,  
MR. TARUN KUMAR  
CIVIL JUDGE AWAS, RATH HAMIRPUR,  
RATH 210431, CIVIL COURT,  
RATH,  
RATH, HAMIRPUR  
UTTAR PRADESH - INDIA . 210431

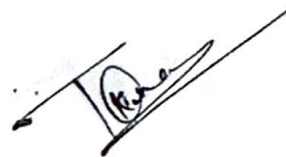
प्रिय महोदय/ महोदया,

विषय : बड़ौदा ऑटो ऋण - Baroda Car Loan के लिए आपका रु. 8,00,000.00/- का अनुरोध.

आपके आवेदन पत्र दिनांक 06-03-2024 के संदर्भ में हम सहर्ष सूचित करते हैं कि निम्न नियम व शर्तों के अधीन आपको उपरोक्त ऋण सुविधा प्रदान की गई है

उत्पाद का नाम : बड़ौदा ऑटो ऋण  
ऋण का उद्देश्य : चौपहिया वाहन  
विशेष योजना का नाम : Baroda Car Loan  
सुविधा : Term Loan  
कुल लागत : 27,10,805.00/-  
अनुरोध की गई सीमा : रु. 8,00,000.00/-  
स्वीकार्य सीमा : रु. 8,00,000.00/-  
बीमा प्रीमियम राशि : NA  
वारस्तविक मार्जिन : 70.49 %  
उपलब्ध ब्याज दर 8.80% वार्षिक है, जो कि अग्रलिखित का योग है  
मा.रि. बैंक रेपो दर : 6.50 % (वर्तमान में),  
मार्क अप : 2.65 % (वर्तमान में),  
क्रेडिट स्प्रेड : -0.40% (वर्तमान में),  
and Risk Premium of 0.05 % (at present),  
ब्याज का भुगतान मासिक अंतराल पर किया जाएगा. बैंक को मासिक आघार पर ब्याज दर (उपरोक्त में से किसी भी संघटक को शामिल करते हुए) पुनर्निर्धारित करने का अधिकार होगा.  
कुल अवधि : 60 महीने  
ऋण स्थगन : 0





समान मासिक किस्तों  
में चुकता किया जाना  
है :60महीनों से Equated Monthly  
Installment भुगतान

(इएमआई) देय :रु. 16,529.00/-

बुकीती आरंभ : 10/04/2024

प्रोसेसिंग शुल्क :रु. 0.00/-

अपफ्रंट शुल्क :रु. 0.00 /-

विचलन शुल्क :रु. 0.00 /-

संवितरण :

जोखिम रेटिंग

आंतरिक रेटिंग स्कोर :: 37

आंतरिक रेटिंग ग्रेड : : CL5

सिबिल ब्यूरो स्कोर :

आवेदक का सिबिल व्य  
श्री स्कोर :782

औसत सिबिल स्कोर :782

प्रदत्त प्रतिभूतियों का विवरण :

प्राथमिक:

Hypothecation of vehicle MAHINDRA AND MAHINDRA LIMITED XUV700 valued at Rs.  
27,10,805.00 /-

कोलेटरल: NA

प्रतिभूति दस्तावेज:

1. एलडीओसी 1 सत्यापन ज्ञापन
2. एलडीओसी 2 व्यक्तियों के लिए डीपी नोट
3. मंजूरी पत्र
4. स्वागत पत्र

नियम व शर्तें : :



**LETTER OF SANCTION TO THE BORROWER**

Ref: ADV/ Retail-00002460142-LMS

Place: RATH  
Date: 06-03-2024

To,  
MR. TARUN KUMAR  
CIVIL JUDGE AWAS , RATH HAMIRPUR ,  
RATH 210431 , CIVIL COURT ,  
RATH ,  
RATH , HAMIRPUR  
UTTAR PRADESH - INDIA . 210431

Dear Sir / Madam,

**RE:** Your request for Baroda Auto Loan - Baroda Car Loan of Rs. **8,00,000.00/-**

With reference to your application dated 06-03-2024, we are pleased to inform you that we have sanctioned you the above credit facility, on the terms and conditions as under:

**TERMS AND CONDITIONS:**

NAME OF PRODUCT : Baroda Auto Loan  
PURPOSE OF LOAN : @VEHICLES FOUR WHEELER  
NAME OF THE SPECIFIC SCHEME : Baroda Car Loan  
FACILITY : Term Loan  
TOTAL COST : 27,10,805.00/-  
LIMIT REQUESTED : Rs. 8,00,000.00/-  
PERMISSIBLE LIMIT : Rs. 8,00,000.00/-  
Insurance Company : NA  
Insurance Scheme: NA  
INSURANCE PREMIUM AMOUNT: NA  
INSURANCE PREMIUM AMOUNT : NA  
ACTUAL MARGIN : 70.49 %

Applicable Rate of Interest is **8.80%** , per annum ,



**RATE OF INTEREST**

which is a sum of RBI Repo Rate : **6.50 %** (at present), Mark Up of : **2.65 %** (at present), Credit spread of **-0.40%** (at present), and Risk Premium of **0.05 %** (at present),

The Interest shall be payable at monthly rests. The Bank shall be entitled to reset the Interest rate (including any of its components mentioned above) on monthly basis.

**TOTAL PERIOD MORATORIUM**

:60months  
:0

**REPAYBLE IN**

:60 months by Equated Monthly Installment Payment

**EMI**

:Rs. 16,529.00/-

**COMMENCING FROM**

: 10/04/2024

**Installment Commencement Date(DD/MM**

: 10-04-2024

**/YYYY)**

**PROCESSING CHARGES**

: Rs. 0.00/-

**UPFRONT CHARGES**

:Rs. 0.00 /-

**DEVIATION CHARGES**

:Rs. 0.00 /-

**DISBURSEMENT :**

**RISK RATING**

**INTERNAL RATING SCORE** : 37

**INTERNAL RATING GRADE** : CL5

**CIBIL BUREAU SCORES:**

**CIBIL BUREAU SCORE OF APPLICANT** :782

**AVERAGE CIBIL SCORE** :782



**Details of Securities offered:**

Primary:

Hypothecation of vehicle MAHINDRA AND MAHINDRA LIMITED XUV700 valued at Rs. 27,10,805.00/-

Collateral : NA



## SECURITY DOCUMENTS:

1. LDOC 1 Attestation Memo
2. LDOC 144 C Loan Agreement
3. LDOC 2 DP Note for Individuals
4. Sanction Letter
5. Welcome Letter

## Terms & Conditions :

### Conditions for Reset of EMI on account of Rate of Interest Revision (If applicable)

#### A. For Floating Rate Loans:

- a) Rate of Interest applicable in the loan is floating in nature. EMI and / or tenor or both will be adjusted for change in benchmark interest rate.
- b) The effect of change in rate of interest will be given according to options given. Customer to give his / her choice within a time period stipulated by the Bank from time to time after change of benchmark interest rate.
- c) Customer will have the following options at the time of reset of interest rate-
  - (i) Enhancement of EMI keeping tenor of loan unchanged.
  - (ii) Elongation of tenor (subject to compliance of scheme guidelines) and keeping EMI at existing level.
  - (iii) Combination of above both options.
  - (iv) to prepay, either in part or in full, at any point during the tenor of the loan along with options available above
- d) In case, option is not given by the customer, the effect will be given as under-
  - (i) As per option given at the time of sanction / option given at the time of immediate preceding rate rise. Else
  - (ii) First period will be increased to the extent possible as per Bank's guidelines. Thereafter, EMI amount will be increased (if required) so that loan is closed within revised period.
- e) Customer will also have option to switch over to fixed rate. Fixed rate will be reset at periodic level as per Bank's guidelines. Charges as applicable at the time of exercising this option are to be borne by the customer. This option can be exercised maximum -3- times or as decided by the Bank from time to time during the entire loan tenor.

#### B. For Fixed Rate Loans:

- a) Fixed Rate will be reset every -3- years.
- b) Borrower can switch in either of the option at any time/once in every 3 years. A borrower can switch



from fixed to floating or floating to fixed maximum 3 times during entire tenure of the loan (i.e. Presently a Floating rate customer can move to fixed rate, then again to floating rate and then to fixed rate. Thereafter no change allowed).

- c) Charges as decided by the Bank from time to time will be levied for exercising such option. d) Rate applicable at the time of switching from floating rate to fixed rate will remain fixed for -3- years.
- d) Option can be exercised at the time of EMI resetting in case of increase in ROI, within 15 days from the date of change in ROI.
- e) Rate applicable at the time of switching from floating rate to fixed rate will remain fixed for -3- years.
- f) Under fixed rate regime, ROI will be reset after -3- years based on the then applicable spread thereon.
- g) Lock-in-period for fixed rate loan will be -3- years i.e. borrower can switch to floating rate only after expiry of lock-in-period.
- h) If customer requests for switchover from fixed to floating, undertaking will be obtained that he / she will not takeover the account to other bank within next 12 months.

In view of above, due to reset of EMI-

- a) Loan period of the borrower may increase subject availability of the room for elongation of the period.
- b) As a consequence of elongation of loan tenor, GCLI cover obtained, if any, may not be available for extended period.
- c) Further, Fixed Rate comes with different stipulation w.r.t. reset of interest rate, charges etc.

यह सुविधा आपको वार्षिक समीक्षा के अर्ध 60 माह की अवधि के लिये प्रदान की गई है. बैंक के पास यह अधिकार सुरक्षित होगा कि वह इस सुविधा को वापस ले ले अथवा अपने नियम व शर्तों में कभी भी परिवर्तन कर सके. बैंक को यह भी अधिकार होगा कि किसी नियम व शर्तों का अनुपालन न करने या उल्लंघन करने, कोई सूचना/विवरण के गलत पाये जाने अथवा ऐसे स्थिति के उभरने जिसमें बैंक की राय में ऋण/ सुविधा को जारी रखना बैंक के हितों के विरुद्ध होगा, बैंक द्वारा बिना कोई कारण बताए सुविधा/ऋण को बंद करने का अधिकार होगा.

The facility is granted to you for a period of 60 months, subject to annual renewal, the Bank reserves the right to recall the facility or alter the terms and conditions at any time, during the currency of the facility. Bank also reserves the right to discontinue the facility/advance and to with-hold/stop any disbursement, without giving any notice in case of non-compliance/breach of any of the terms and conditions stipulated herein, or any informations / particulars furnished to us found to be incorrect or in case of any development or situations wherein in the opinion of the Bank, its interest will be/ is likely to be prejudicially affected by such continuation or disbursements.

यदि आपको उपर्युक्त नियम व शर्तें स्वीकार्य हैं तो कृपया इस पत्र पर इस आशय के अपने हस्ताक्षर के बाद इसे हमें वापस कर दें कि आपको इस स्वीकृति के सभी नियम व शर्त स्वीकार्य है.


If the above terms and conditions are acceptable to you, kindly arrange to return a copy of this letter duly signed, for having found acceptable/accepted the terms and conditions of sanction



गवदीय  
बैंक ऑफ बरोडा / FOR BANK OF BARODA

शाखा प्रबंधक / BRANCH MANAGER  
रथ ब्रान्च, डी. हामिरपुर / RATH BR., DI. HAMIRPUR  
Branch Manager

स्वीकार किया गया  
Accepted



(MR. TARUN KUMAR)  
ऋणकर्ता /Borrower

स्थान Place  
दिनांक Date

